

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821
Applicant : Lloyd Adams et al.
Filed : January 18, 2001
Title : NETWORK BASED LOAN APPROVAL AND DOCUMENT ORIGINATION SYSTEM
TC/Art Unit : 3691
Examiner: : KAZIMI, Hani M.

Docket No. : 72167.000260
 NOW JPM-052
Customer No. : 70813

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REVOCATION OF POWER OF ATTORNEY AND
APPOINTMENT OF NEW POWER OF ATTORNEY,
CHANGE OF CORRESPONDENCE ADDRESS, AND
ASSIGNMENT OF NEW LAW FIRM DOCKET NUMBER

Sir:

1. Appointment of New Power of Attorney. As set forth in the attached "Revocation of Previous Powers of Attorney and Appointment of New Powers of Attorney and Change of Correspondence Address" executed by the Assignee (see Exhibit A), the Assignee has revoked all prior powers of attorney and appointed the registered patent attorneys and agents associated with the following customer number to undertake all matters associated with the above-captioned application:

CUSTOMER NUMBER 70813
(GOODWIN|PROCTER LLP)

The assignee, The Chase Manhattan Bank, a corporation organized under the laws of the State of New York, and having a place of business at 270 Park Avenue, New York, New York 10017, is assignee of total interest in the above-captioned patent application pursuant to an Assignment recorded January 18, 2001 at Reel 011481, Frame 0147.

II. New Correspondence Address. All further correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER 21967

which corresponds to the following:

Intellectual Property Department
Goodwin|Procter LLP
901 New York Avenue, NW
Washington, DC 20001
(202) 346-4000 (telephone)
(202) 346-4444 (facsimile)

III. New Docket Number. Because Assignee has transferred responsibility for the above-captioned application to Goodwin|Procter LLP (Customer No. 70813), the application is being assigned a new attorney docket number, which is:

JPM-052

Please make the new docket number of record for this application and issue all further communications pursuant to this new docket number.

Dated: 10/09/07

By:


Kerry Helen Owens
Reg. No. 37,412

EXHIBIT A

**REVOCATION OF PREVIOUS POWERS OF ATTORNEY AND APPOINTMENT OF
NEW POWERS OF ATTORNEY AND CHANGE OF CORRESPONDENCE**

Pursuant to 37 C.F.R. §3.73(b), the undersigned, who is empowered to act on behalf of the Assignees of the applications and patents listed in Schedule A, hereby certifies that, to the best of Assignee's knowledge and belief, title to the said applications and patents is with said Assignees listed in Schedule A.

Accordingly, Assignees hereby revoke any and all previous Powers of Attorney in the applications and patents listed in the attached Schedule A, and hereby appoint, both jointly and severally, as attorneys and agents with full power of substitution and revocation, to prosecute the applications and patents in Schedule A, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said patent application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thercon, and to take any and all other legal action with regard to the applications and patents listed in Schedule A, the registered patent attorneys and agents associated with:

CUSTOMER NUMBER 70813

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER 70813

Which corresponds to the following:

Goodwin Procter LLP

901 New York Avenue, NW

Washington D.C. 20001

The newly appointed registered patent attorneys and agents of Goodwin Procter are hereby authorized to make all necessary filings with the U.S. Patent and Trademark Office to

make this appointment of Powers of Attorney of record for each of the individual applications and patents listed in Schedule A.

Dated: 10/3/07

By:



Andrew Cadel, Esq.
Managing Director, Associate General Counsel
JPMorgan Chase & Co.,
authorized signatory for
JPMorgan Chase Bank, N.A.,
successor-in-interest to Assignees
Morgan Guaranty Trust Company of New York
JPMorgan Chase Bank, N.A.
The Chase Manhattan Bank

Schedule A

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/821,955	47,004,000255 [new— J4/04, Y00255 JPC-025]	April 12, 2004			JP Morgan Chase Bank, Morgan Guaranty Trust Company of New York
10/886,546	72167,000556 [new— J72167, X000556 JPM-057 C1]	October 28, 2003			
10/975,485	47,004,000272 [new— J47004, Y00272 JPC-019]	October 29, 2004			Anexsys, LLC
11/342,559	47,004,000365 [new— J47004, Y00365 JPC-014]	January 31, 2006			JP Morgan Chase Bank
10/853,107	47,004,000261 [new— J47004, Y00261 JPC-033]	May 26, 2004	7,086585	August 8, 2006	Bank One, Delaware, National Association
11/458,881	47,004,000435 [new— J47004, Y00435 JPC-033 C1]	July 20, 2006			Bank One, Delaware, National Association
10/960,012	47,004,000247 [new— J47004, Y00247 JPC-022]	October 8, 2004			Anexsys, LLC
09/497,307	72167,000159 [new— J72167, X00159 JPM-064]	February 3, 2000	6,609113	August 19, 2003	The Chase Manhattan Bank
10/339,596	47,004,000181 [new— J47004, Y00181 JPC-003]	January 10, 2003			Bank One, Delaware, National Association
09/497,334	72167,000172 [new— J72167, X00171 JPM-064 OR3]	February 3, 2000	6,704,714	March 9, 2004	The Chase Manhattan Bank
10/356,171	72167,000444 [new— J72167, X00441 JPM-064 C1]	January 31, 2003			The Chase Manhattan Bank
08/342,265	72167,000092 [new— J72167, X00092 JPM-067]	November 18, 1994	6,181,837	January 30, 2001	The Chase Manhattan Bank
08/435,830	72167,000010 new— J72167, X00010 JPM-067 D1	May 5, 1995	5,983,859	October 5, 1999	The Chase Manhattan Bank
08/435,748	72167, X00009 [new— J72167, X00009]	May 5, 1995	5,917,965	June 29, 1999	The Chase Manhattan Bank

Application No.	Docket Number (existing/new)	Filing Date	Patent No.	Patent Issue Date	Assignee
	JPM-067 D2				
08/435,538	72167.0000011 new— J72167.X00011 JPM-067 D3	May 5, 1995	5,940,844	August 17, 1999	The Chase Manhattan Bank
08/436,027	72167.000012 [new— J72167.X00012 JPM-067 D4	May 5, 1995	5,678,046	October 14, 1997	The Chase Manhattan Bank
09/240,245	J72167.X000104 [new— J72167.X000104 JPM-067 C1	July 1, 1999	6,574,377	June 3, 2003	The Chase Manhattan Bank
08/693,389	72167.000035 [new— J72167.X00035 JPM-024	July 11, 1997	6,249,775	June 19, 2001	The Chase Manhattan Bank
09/662,065	J72167.X000279 [new— J72167.X000279 JPM-024 D1	May 21, 2001	7,020,631	March 28, 2006	The Chase Manhattan Bank
09/274,850	72167.000087 [new— JPM-030	March 23, 1998	6,609,125	August 19, 2003	The Chase Manhattan Bank
09/772,601	J72167.000247 [new— J72167.X00247 JPM-033	January 30, 2001			The Chase Manhattan Bank
08/966,902	72167.000032 [new— J72167.X00032 JPM-025	November 10, 1997	6,070,244	May 30, 2000	JPMorgan Chase Bank
08/900,075	72167.000025 [new— J72167.X00025 JPM-026	July 24, 1997	6,266,683	July 24, 2001	JPMorgan Chase Bank
11/051,754	47004.000122 [new— J47004.Y00122 JPC-015 C1	February 7, 2005			Bank One, Delaware, National Association
09/325,536	47004.000040 [new— J47004.Y00040 JPC-015	June 4, 1999	6,882,984	April 19, 2005	Bank One, Delaware, National Association

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
11/290,177	47004,000406 [new— J47004-Y00406 JPC-015 C2]	March 28, 2006			Bank One, Delaware, National Association.
08/655,886	47004,000084 [new— J47004-Y00084 JPC-013]	September 6, 2000			Chase Manhattan Bank USA, N.A.
11/697,440	47004,000465 [new— J47004-Y00465 JPC-013 C1]	April 6, 2007			Chase Manhattan Bank USA, N.A.
08/413,971	72167,000090 [new— J72167-X00090 JPM-040]	October 7, 1999	7,062,456	June 13, 2006	The Chase Manhattan Bank
11/281,436	72167,000558 [new— J72167-X000558 JPM-040 C1]	November 18, 2005			The Chase Manhattan Bank
08/563,289	72167,000117 [new— J72167-X00117 JPC-038]	May 2, 2000	7,062,462	June 13, 2006	JPMorgan Chase Bank
11/207,982	72167,000551 [new— J72167-X000551 JPM-038 DV1]	August 22, 2005			JPMorgan Chase Bank
11/622,769	72167,000608 [new— J72167-X000608 JPM-038 C1]			January 12, 2007	JPMorgan Chase Bank
11/622,761	72167,000613 [new— J72167-X000613 JPM-038 C2]			January 12, 2007	JPMorgan Chase Bank
08/622,746	72167,000619 [new— J72167-X000619 JPM-038 C3]			January 12, 2007	JPMorgan Chase Bank
11/696,456	72167,000096 [new— J72167-X00096 JPM-038 C4]			April 4, 2007	JPMorgan Chase Bank
08/387,669	72167,000047 [new— J72167-X00047 JPM-020]	August 31, 1999	6,592,080	December 31, 2002	The Chase Manhattan Bank
08/052,777		March 31, 1998	6,535,855	March 18, 2003	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/439,909	72167.000118 [new— J72167.X00118 JPM-028]	November 12, 1999	6,557,039	April 29, 2003	JPMorgan Chase Bank
10/413,994	72167.000451 [new— J72167.X00451 JPM-028 CP1]	April 16, 2003	6,886,047	April 26, 2005	JPMorgan Chase Bank
11/028,661	72167.000497 [new— J72167.X00497 JPM-028 C1]	January 4, 2005			JPMorgan Chase Bank
08/681,712	72167.00023 [new— J72167.X00023 JPM-027]	July 29, 1996	5,819,234	October 6, 1998	The Chase Manhattan Bank A Corporation of NY
08/1917,041	72167.000337 [new— J72167.X000337 JPM-021]	August 19, 1997	6,006,249	December 21, 1999	JPMorgan Chase Bank
11/008,261	47004.000313 [new— J47004.Y00313 JPC-034]	December 10, 2004			The Chase Manhattan Bank
11/375,043	72167.000538 [new— J72167.X000538 JPM-043]	March 15, 2006			JPMorgan Chase Bank
09/809,494	72167.000230 [new— J72167.X00230 JPM-045]	March 15, 2001			The Chase Manhattan Bank
09/552,879	47004.000066 [new— J47004.Y00066 JPC-026]	April 20, 2000	7,212,896	May 1, 2007	JPMorgan Chase Bank
11/686,094	47004.Y00481 [new— J47004.Y00481 JPC-026 C1]	March 14, 2007			JPMorgan Chase Bank
10/266,838	72167.000407 [new— J72167.X00407 JPM-062]	October 7, 2002			JPMorgan Chase Bank
09/608,851	72167.000177 [new— J72167.X00177 JPM-063]	June 30, 2000	7,058,817	June 6, 2006	JPMorgan Chase Bank
11/743,796	72167.000632 [new— J72167.X00632 JPM-044]	May 3, 2007			

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/154,131	J72167,000560 [new— JPM-A-066]	May 23, 2002			JPMorgan Chase Bank.
09/438,590	J72167,000125 [new— JPM-042]	November 12, 1999			JPMorgan Chase Bank
09/564,783	J72167,000176 [new— JPM-029]	May 4, 2000			The Chase Manhattan Bank
09/660,814	J72167,000252 [new— JPM-037]	September 13, 2000	7,124,111	October 13, 2006	JPMorgan Chase Bank
11/508,847	J72167,000544 [new— JPC-C37 C1]	August 24, 2006			JPMorgan Chase Bank
09/248,495	J72167,000079 [new— JPM-036]	February 10, 1999	6,493,685	December 10, 2002	The Chase Manhattan Bank
09/851,790	J72167,000297 [new— JPM-034]	May 9, 2001	6,772,146	August 3, 2004	The Chase Manhattan Bank
11/157,974	J72167,000500 [new— JPM-054]	June 22, 2005			JPMorgan Chase Bank
10/442,899	J72167,000440 [new— JPM-055]	May 22, 2003			JPMorgan Chase Bank
10/754,700	J72167,000478 [new— JPM-056]	January 12, 2004			JPMorgan Chase Bank
09/761,763	J7004,000086 [new— JPC-032]	January 18, 2001	6,985,873	January 10, 2006	First USA Bank, N.A.
11/327,356	J47004,000401 [new— JPC-032 C1]	January 9, 2006			First USA Bank, N.A.
11/417,049	J7004,000419 [new— JPC-031]	May 4, 2006			JPMorgan Chase Bank
Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/681,148	J47004.Y00202 [new—JPC-080]	October 9, 2003			Bank One, Delaware, National Association.
10/442,043	J47004.000218 [new—JPC-029]	May 21, 2003			Bank One, Delaware, National Association.
10/318,223	J47004.000221 [new—JPC-028]	December 13, 2002			Bank One, Delaware, National Association.
10/601,136	J47004.000268 [new—JPC-027]	July 29, 2004			Bank One, Delaware, National Association
10/452,573	J42950.000047 [new—JPP-001]	June 3, 2003			Bank One, Delaware, National Association
11/262,831	J42950.000096 [new—JPP-001 C1]	November 1, 2005			Bank One, Delaware, National Association
10/689,176	J47004.Y00299 [new—JPC-018 C1]	July 13, 2004			Bank One, Delaware, National Association
09/597,298	J47004.000070 [new—JPC-018]	June 20, 2000	6,887,789	March 15, 2005	Bank One, Delaware, National Association
11/681,608	J72167.000615 [new—JPM-085]	March 2, 2007			JPMorgan Chase Bank
11/681,584	J72167.000614 [new—J72167.X00614]	March 2, 2007			JPMorgan Chase Bank
10/669,905	J47004.000275 [new—JPC-020]	June 18, 2004			Bank One, Delaware, national Association
10/669,904	J47004.000277 [new—JPC-021]	June 18, 2004			Bank One, Delaware, National Association
10/630,114	J47004.Y00267 [new—JPC-024]	April 23, 2004			Bank One, Delaware, National Association

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
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Application No.	Docket Number (Existing/New)	Filing Date	Patient No.	Patent Issue Date	Assignee
47004,000252 [new— J47004,X00252 JPC-010]	September 23, 2003				Bank One, Delaware, National Association
10/667,355 09/765,137	J72167,000260 [new— J72167,X00260 JPM-052] J72167,000295 [new— J72167,X00295 JPM-053]	January 18, 2001 December 5, 2001			The Chase Manhattan Bank
10/006,484 09/695,093	J72167,000251 [new— J72167,X00251 JPM-005] J72167,000105 [new— J72167,X00105 JPM-010]	October 24, 2000 August 2, 1999			JPMorgan Chase Bank
09/656,136 10/338,958	J72167,000578 [new— J72167,X00578 JPM-058] J72167,00165 [new— J72167,X00165 JPM-059]	January 7, 2003 September 29, 2000			The Chase Manhattan Bank
09/677,581 09/557,297	47004,000054 [new— J47004,Y00054 JPC-017] 47004,00033 [new— J47004,Y00033 JPC-016]	June 20, 2000 July 30, 1999	7,203,663	April 10, 2007	JPMorgan Chase Bank
09/384,037 10/103,861	47004,000201 [new— J47004,Y00201 JPC-018] J72167,000253 [new— J72167,X00253 JPM-046]	March 25, 2002 December 1, 2000	6,386,444	May 14, 2002	First USA Bank, NA
09/728,340 11/209,642	J72167,000493 [new— J72167,X00493 JPM-051] J72167,000488 [new— J72167,X00488 JPM-050]	August 24, 2005 September 27, 2002			JPMorgan Chase Bank
10/256,598					JPMorgan Chase Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patient No.	Patent Issue Date	Assignee

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/314,243	J72167,X00236 [new— JPC-006	March 21, 2001			The Chase Manhattan Bank
09/628,616	J72167,000184 [new— J72167,X00184 JPM-007	April 6, 2001			The Chase Manhattan Bank
09/548,205	J72167,000262 [new— J72167,X00262 JPM-008	September 6, 2001			The Chase Manhattan Bank
10/678,687	J72167,000578 [new— J72167,X00578 JPM-009	February 19, 2002			JPMorgan Chase Bank
10/336,495	J72167,000438 [new— J72167,X00438 JPM-013	January 2, 2003			The Chase Manhattan Bank
10/558,921	J72167,000583 [new— J72167,X00583 JPM-014	February 5, 2003			JPMorgan Chase Bank
09/397,309	J72167,000520 [new— J72167,X00520 JPM-015	September 16, 1999			
09/872,447	J72167,000278 [new— J72167,X00278 JPM-016	June 1, 2001			The Chase Manhattan Bank
10/293,491	J72167,000486 [new— J72167,X00486 JPM-017	November 14, 2002			JPMorgan Chase Bank
11/746,483	J72167,000595 [new— J72167,X00595 JPM-018	May 9, 2007			
08/988,041	J72167,000046 [new— J72167,X00046 JPM-022	December 10, 1997	6,418,457	July 9, 2002	The Chase Manhattan Bank, A Corporation of New York
08/988,168	J72167,000040 [new— J72167,X00040 JPM-023	December 10, 1997	6,038,552	March 14, 2000	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/349,980	47004,000031 [new— J47004,Y00031	July 9, 199901	6,553,113	April 22, 2003	Bank One, Delaware, National Association

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
	JPC-004				
47004,000227 [new— J47004,Y00227	November 4, 2002	6,714,642	March 30, 2004	Bank One, Delaware, National Association	
10/286,787	JPC-004 C1	March 15, 2004		Bank One, Delaware, National Association	
47004,000280 [new— J47004,Y00280				Bank One, Delaware, National Association	
10/799,712	JPC-004 CP1			Bank One, Delaware, National Association	
47004,000217 [new— J47004,Y00217	June 16, 2003			Bank One, Delaware, National Association	
10/461,499	JPC-005				
47004,000098 [new— J47004,Y00098	July 15, 2002			First USA Bank, N.A.	
10/193,923	JPC-006				
47004,000073 [new— J47004,Y00073	June 23, 2000			Bank One Corporation	
09/559,602	JPC-007				
47004,000094 [new— J47004,Y00094	December 11, 2001			First USA Bank, N.A.	
10/011,971	JPC-008				
47004,000192 [new— J47004,Y00192	December 10, 2002			Bank One, Delaware, National Association	
10/315,920	JPC-009				
47004,000067 [new— J47004,Y00067	February 23, 2000	6,941,279	September 6, 2005	Bank One Corporation	
09/511,362	JPC-011				
47004,000334 [new— J47004,Y00334	July 15, 2005			Bank One Corporation	
11/184,602	JPC-011 C1				
47004,000441 [new— J47004,Y00441	August 2, 2006			Bank One Corporation	
11/461,951	JPC-011 C2				
47004,000279 [new— J47004,Y00279	January 16, 2004			Bank One Corporation	
10/758,862	JPC-011 D1				
47004,000027 [new— J47004,Y00027	May 10, 1999	6,227,447	May 8, 2001	Bank One, Delaware, National Association	
09/307,597	JPC-036				
47004,000123 [new— J47004,Y00123	January 11, 2001	6,341,724	January 29, 2002	Bank One, Delaware, National Association	
09/757,604	JPM-036 C1				